



## BACK GROUND OF THE INVENTION:

Present invention relates to financial tools, particularly those tools that are used to access cash and credit. More particularly, the invention relates to **Disposable Financial Tools (DFT)**.

Many Present financial tools ~~for example, a single~~ like a credit card, can be used multiple times and a check can be re-deposited multiple times until it is cleared. Such financial tools do not ensure safety to the account, they only ensure access to the account so long as the routing number (ABA) number, account number, expiration date, check number is correct, and enough cash or credit in the account to cover the transaction with a signature, fake or real. For example, no signature is required for off-line transaction, but the transaction will be approved. Even in person a credit card or check can be used with a fake signature. In such cases, the user only needs to get an approval after processing, while the merchant only look forward to an approval and sometimes match the signature. With check and credit card, most of the time the account holder only finds out that his cash or credit has been depleted after getting his statement or get a notice of a bounce check. In many cases, the only thing that is needed is enough cash or credit for the check to be cleared or credit card ~~for the~~ transaction to be approved. The safety of present financial tools are left for the payee or merchant to determine if the check/credit card is own by the payer. Account number is publish on the check, credit card, and sometimes invoice or receipt when a purchase is made, making them venerable for fraud and counterfeit. Merchants have the power to enter any amount when making ~~a payment or purchases, without the account holder being present (offline)~~ offline transaction. E.commerce has made credit card and checks very venerable, increasing identity theft since becoming mainstream.

## BRIEF SUMMARY OF THE INVENTION:

It is an object of the invention to provide **Disposable Financial Tools (DFT)** that has a single working life and access to a fix or limited amount of cash or credit in an account. When used to make a purchase, it cannot be reused for another purchase or deposit. A method of implementing such a system includes providing two sets of numbers, a central number (**public key/Queen number**) and secondary number (~~Jone~~ **Drone /exit number**). When the queen (Q) number and ~~Jone~~ Drone (D) numbers integrate or come together to carry out a transaction, by been exactly in accordance or matching the two sets of numbers with those on a private network, if approved it would merge into the banking system, then move on to a guarantee processor for a second approval approved. The ~~Jone~~-Drone (exit number) is automatically altered and lock from the banking system network after gaining access, process and approved, in order to prevent a **DFT** with the same exit (~~Jone~~ Drone number) from gaining access to the banking system network again. The exit (Drone) numbers are altered or drop off or die as a built in safety, whenever the exit (~~jone~~ Drone) numbers **DFT** are in accordance with or marching the routing (ABA) number, account number, or PYN and other secondary numbers (ATV, Sleet number) that are on the banking system. **DFT** does not carry an account number unlike checks and credit card. It carry's a public key (central number). Not all **DFT** has a single working life when making a purchase. Financial tools that reduced **fraud and financial terrorism or identity theft**. Financial tools for making purchases, without the account holder worrying about someone stealing his accounts number or assuming his identity.

The foregoing and other objects, features, and advantages of the invention are now apparent from the following, particularly those descriptions of preferred diagrams of the invention as illustrated in those accompanying drawings.

# BRIEF DESCRIPTION OF THE DRAWING:

Figure: 101 show a front view of a sleek check with the holder and Issuer name. ATV #, space for placing Ads, and Sleek check stub.

Figure 102: shows a back view of a sleek check with space for Ads, payee name, memo, and authorized signature, Issuer name and address, Sleek check web address, expiration date and a magnetic strip covering the routing (ABA) number, branch number, with PYN/USFIN optional, ATV, and Sleek/check number.

Figure: 103 is showing a Sleek check receipt after a transaction is completed and approved.

Figure: 104 is a front view of a Sleek card, where third party logo and other drawing will be place.

Figure: 105 is a view of an illustrated primary holder Sleek card (Sleek P) appearance with a card number having nothing to do with the transaction. But for the end user use only (optional).

Figure: 106 is an illustrated front view of a Sleek –G for placing Companies Ads and other drawings.

Figure: 107 is an illustrated diagram showing a front view of a Sleek –G (sleek card gift card), with a space for the reception to write his name as the payer and sign as the authorized signature on the card.

Figure: 108 An illustrated diagram showing a Sleek card receipt after a transaction is process and approved.

Figure: 109 is a diagram showing an IEIcard with its Queen and Drone number. The Queen number is made up of the ~~Routing number~~ and PYN. The Drone number is an ~~Serial or an ATV~~ exit number with its first 3 to 4 digits representing the Bank (issuer).

Figure: 110 is an illustrated diagram showing how the IEIcard loses its ~~Jones~~ Drone (exit) number every time a transaction is completed using an EDC software.

Figure: 111 is a diagram showing a web template with a \$50 purchase and a purchase order (reference) number to be submitted by purchaser to IEIcard system or Lender for processing.

Figure: 112 is an illustrated diagram showing an IEIcard web template for prospective buyers to fill out when making a web purchase. Prospective buyers can check the license or registration number of a seller, to see if he is license or register with Disposable Financial Tools (DFT/~~Y~~fee) Network, before making any purchase.

Figure: 113 Shows a web template after submit or pay is click on a payment page (gateway) and an end user electronic data capturing (EDC) software has been stimulating, sending his Queen (Q) number unto such page automatically in a particular manner, in order for the end user to enter only his Drone (Exit) number and follow the prompt(s) that accord thereafter.

Figure: 114 Illustrates a payment gateway with a bundled number, that can be used with or without an end user EDC software stimulus on a Web enable equipment or PC. Payer can also choose the type of card and enter Drone or bundled number that carry's 3 - 4 digits identify the issuing bank/Lender on IEInetwork, which would automatically become a Queen number and the rest of the numbers would be Drone number (exit number) of the bundled number.

Figure: 115 Show an illustrated diagram how an IEI card goes through an optional double processing, using an IEI payment gateway (network), then enter into the banking system.

**Replacement Sheet:****Payer check stub****Tear off here**

Figure: 101.

**A Front view of a Sleek Check**

optional


<p>ATV# 342 862 3113</p> <p>Date _____</p> <p>\$ _____</p> <p>Payee _____</p> <p>Memo _____</p> <p>321075 668468 8710 622 011</p> <p>Sleek Check #: _____</p> <p>www. Sleekcheck.com</p> <p><b>Sleek Check 4.0</b></p> <p style="text-align: center;"><b>Stub</b></p>	<div style="text-align: center;">  <p><b>Sleek Check 4.0</b></p> </div> <p style="text-align: right;">Space for placing 3<sup>rd</sup> party Ads</p> <p style="text-align: right;">Issuer name <b>John Doe</b></p> <p style="text-align: right;">ATV# 342 862 3113</p> <p style="text-align: right;">© 2003 Blackman All rights Reserved.</p>
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Figure: 102. A Back view of a Sleek Check.  
Optional

Sleek or Check number from receipt will be place here.

<p style="text-align: center;">Space for placing 3<sup>rd</sup> party Ads</p> <p><b>John Doe</b></p> <p>Payee/Pay To: _____ \$ _____</p> <p style="text-align: right;">Dollars</p> <p>Memo: _____</p> <p>Issuer name 123 W3088 St. N.Y, N.Y 11236 Powered by BB Bank NY, NY 10001 Expired 3/30/99 © 2003 Blackman All Rights Reserved.</p>	<p>Date: _____</p> <p>Sleek #: ---</p> <p>Authorized Signature _____</p> <p>Void/used <input type="checkbox"/></p> <p>ATV # 342 862 3113</p> <p>Activate@ www. Sleekcheck.com</p> <p>Void if Altered</p>					
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">321075</td> <td style="width: 20%;">622011</td> <td style="width: 20%;">6684688710</td> <td style="width: 20%;">342 862 3113</td> <td style="width: 20%;">07211</td> </tr> </table>		321075	622011	6684688710	342 862 3113	07211
321075	622011	6684688710	342 862 3113	07211		

Insert this way

Routing (ABA) #

Branch

Acc/ PYN# optional

ATV number

Sleek / check number

Under a sleek check magnetic strip

**Replacement Sheet:****A Sleek Check receipt:**

Figure: 103.

Wolfx Check Inc	License #876
John Doe	
Date: 3/3/99	Total
Approved # 2362	\$ 229.67
PYN 6684688710	
Sleek Check: # 07211	
<hr/> Payer Signature I accept the terms of the agreement © 2003 Blackman All rights Reserved.	

Figure: 104.

Below is a front view of a Sleek -P.

<p align="center"><b>Sleek card</b></p> <p align="center">Ads from Sleek card or 3<sup>rd</sup> Party logo and other drawing will be placed here</p>
--

Figure: 105.

Below is a back view of a primary Sleek Card optional

Card #  
Optional

Issuer Name 2823  Expire: 1/01/00 ATV#: 213 517 7850 Activate@ www. Sleekcard.com © 2003 Blackman All rights Reserved.	John Doe  _____ Authorized Signature Used/void <input type="checkbox"/> Void if Altered	optional Sleek Card - P Logo
205601 622011 6684688710 2135177850 8337007		

Magnetic strip, with routing (ABA) number, branch number, PYN, ATV and Sleek number.



### Replacement Sheet:

#### A Sleek Card receipt:

Figure: 108.

Optional

Wolf Check Inc	License #876
John Doe	
Date: 3/3/99	Total
Approved/RF # 2362	\$ 229.67
ACC/PYN 6684688710	
Sleek: P/G: # 8337007	
Payer Signature	
I accept the terms of the agreement	
Sleek: P/G: 8337007 (optional)	
© 2003 Blackman All rights Reserved.	

Below is a front view of an IEI Card. optional

Figure: 109.

IEI Card	John Doe	2823
Drone #: 213 517 7855		
Issuer Name		
Queen (Q) # 205601 6684688710		
Expired	Payee name: _____	Amount \$ <input type="text"/>
1/01/00	Payee License: # _____	ATV #: 123100
© 2003 Blackman All rights Reserved.		Used/Void <input type="checkbox"/>

Date optional

Figure: 110. A view of an IEIcard how it loses its Drone number every time a transaction occurs.

Queen # 2056016684688710
Drone #:

### Replacement Sheet:

Figure: 111.

<b>R F: 2210</b>	<b>Total: \$50.00</b>
<b>Press Submit to purchase or cancel, to cancel your order.</b>	
<input type="button" value="Cancel"/>	<input type="button" value="Submit"/>

Figure: 112.

### IEICard web template:

<b>Enter Queen and Drone Number:</b>																					
<b>Queen Number:</b>																					
<table border="1" style="width: 100%; height: 20px;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																					
<b>Payee: # 876</b> <b>IEI:</b> <input type="radio"/>	<b>View Seller License # and Info:</b> <b>Drone Number:</b> <input type="radio"/> <b>RF/ P O: 2210</b> <span style="float: right;">Optional</span>																				
<table border="1" style="width: 100%; height: 20px;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																					
<b>ISP:</b> <input type="radio"/>	<b>Charge my account: \$</b> <input type="text" value="50"/> <b>for the above licensee</b>																				
<b>Expire:</b> <b>Date: 2/99</b>	<input type="button" value="Cancel"/> <input type="button" value="Submi"/>																				

A Hyperlink to DFT Data Base, to check the seller's license #, or registration.

Expiration date is Optional



Figure: 113 Shows an illustrating payment template (gateway) with the end user Queen number after an end user EDC software has stimulated when making a transaction, making it easy for the payee to enter only his Drone (Exit) or bundle number.

**DFT**

IEI CARD

Q#: 6684688710

Enter Drone (D) or Exit Number

End user will enter D # or bundled number

IEI ☐

ISP ☐

Cancel Submit

Figure: 114 Shows a Web payment template that can be used with and without an end user EDC software stimulus on a Web enable equipment, where Payer choose the type of card and enter the Drone number that carry's the first 3 - 4 digits that identify the issuing bank/lender, on the private network (IEI network) which would automatically become the Queen (Q) number and the rest of the Drone number will be the exit number. The entire number would be enter as Drone (Exit) number.

Optional

IEI CARD

Enter Account/Acc Name:

Enter Drone (D) or Exit Number

End user enter Bundled or Drone Number

IEI ☐

ISP ☐

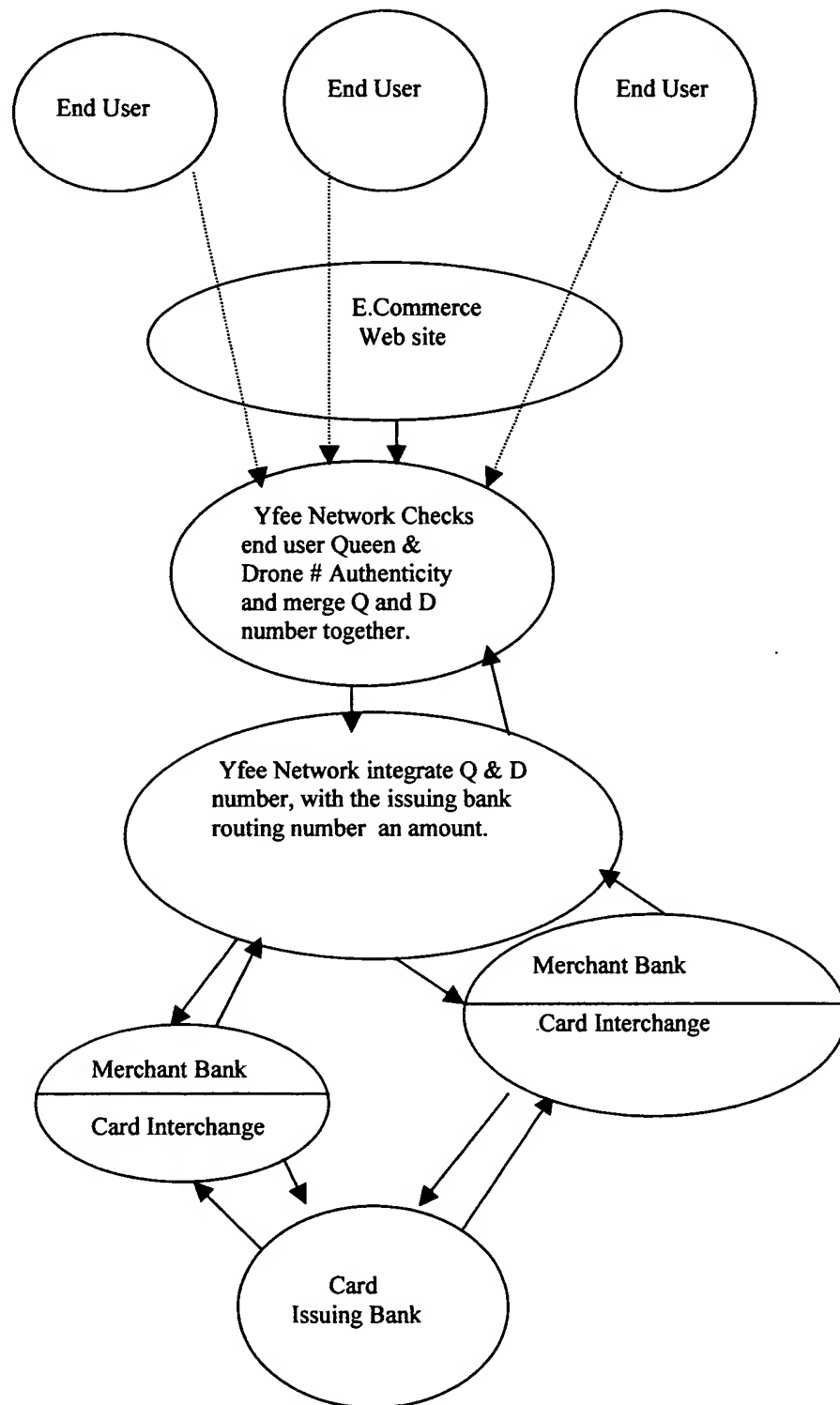
Cancel Pay

213 517 7855

Unique Drone / Exit number

A 3 digit queen (Q) number assign to the issuing bank or lender by IEI network, bundled with the exit or Drone (D) number.

Figure: 115 Show an illustrated diagram how an IEI card goes through an optional double processing, using an IEI payment gateway (network), then enter into the banking system.



#### DETAIL DESCRIPTION OF THE INVENTION:

Now referring more particularly, to the drawings, indicating the parts and structural features in the various diagrams. It illustrates the diagrams of the present invention **Disposable Financial Tools (DFT)** with access limited to a single working life in the cash or credit account. When used to make a transaction, it cannot be reused or redeposit. But not all **DFT** will have a single working life when making a purchase. The secondary (exit) numbers are automatically altered or lock and exile from future active duties on the banking system network, after gaining access, process and approved, in order to prevent a **DFT** with the same number from gaining access to the network again. The secondary numbers **drop off** and die as a built in safety, whenever the **exit** numbers on the **DFT** are marching the routing number (ABA), ~~number~~ **PYN/USFIN** and secondary numbers **ATV** and sleek number that are in the banking system. The exit number has a onetime access per transaction. **DFT** does not carry its account number on it, unlike checks and credit cards. The routing (ABA) number, **PYN**, sleek number and the **ATV** number are hidden under most of the **DFT** magnetic strip. But carries a unique number called an sleek number. **DFT** is used in person, on the Web and with Telemarketers 24x7 anytime Universally. **DFT** come in 3 flavors, sleek check, Sleek Card and IEIcard. **DFT** can be activated. To activate a **DFT**, the payer can use a CUPM, ATM, phone or the web and enter his **PYN/USFIN**, **ATV** number, Pin number and amount, or enter the **ATV** number, PIN number and the cash amount written on the sleek check or amount needed to be activated, then press enter. If it is successful, you will hear or see the amount e.g. \$50 is activated/approve on **PYN/USFIN** or Activated number (**ATV # 413 614 3920**). **PYN**: payment number is a personal payment number/PPN. It's a universal financial identification number (UFIN) that identify an individual anywhere in the world using a Credsub or **DFT**.

**Sleek Check (midget check)**: Is a none-deposited disposable electronic check (**NDDC**) or advance check **Avycheck**. It is a check and credit card look-alike. Figure: 101 show a front view of a sleek check. Figure 102: shows a back view of a sleek check. The Check is used for making purchase or payment in person with merchants. And can also be architecture to pay an individual. **Sleek Check** carries a unique number called a sleek number. The number does not followed in the numerical order unlike conventional check numbers e.g. 1102,1103, 1104 ~~or numerical order~~. But can be optional if using conventional check numbers. See the bottom of figure: 102. The **ATV** number and Sleek number are always different on every Sleek Check.

**How does it work**: Sleek check work 50% like a check and 50 % like a credit card and comes in paper or plastic form. The payee does not endorse it unlike a conventional check.

**To make a purchase**, the payer will write the date, payee name, total amount of the purchase in figures or both figures and words, then sign his name on it, then tear it off and give it to the cashier. (Works like a check). The cashier will swipe or scanned the magnetic strip into the CUPM (Convenient Universal Payment Machine) or credit card machine then press enter. (Works like a credit card). Then enter the amount written on the Sleek Check and press enter. That would automatically send the information scanned from under the magnetic tape and the amount entered to the merchant check processor (merchant bank

check processor) for the check to be process instantly. Depending on the version if the cashier gets an approval, the payer signature would automatically retrieve from the Check issuer electronic database, where it had been stored during the application process, and appear onto the check issuer (bank) check image to stored as future record (optional) depending on the Issuer. A receipt will be printed with the merchant name and license number, approval number, payer name, ATV#, date, Sleek/check number, PYN and the amount that is written on the Sleek check for the payer to sign. After the transaction is completed, the merchant (cashier) will place a mark in the void box on the sleek check, then give the payer back his sleek check with ~~Both the merchant and payer will keep~~ a copy of the receipt. See figure: 102 and 103. The payer will write the ~~check~~ sleek number from the receipt unto his sleek check and check book.

**Sleek card:** Is a disposable financial card that is integrated or link direct to your cash or credit account. It is used for making purchase in person only and comes in two (2) flavors, Regular or Primary (sleek P) and Gift card (sleek G). Sleek card may carry's an expiration date, but the date ~~can be optional~~ as is not part of the transaction. The date is used to reminds the cardholder that his card will be expiring at a given time. The Sleek-P and Sleek-G carry's the account holder's name, but can be optional. ~~But~~ The account holder is required to write the recipient name and amount on the Sleek-G, not the issuer. See figure: 104 and 105 for a front and back view of a regular (Sleek –P). Figure: 106 and 107 show a front and back view of a Sleek Card gift card (Sleek-G). Sleek card Gift cards are given as gifts to friends and family. The account holder will write the name of the gift card reception as the payer's name, the amount of cash or credit the card will have access to, e.g. \$50 in the box next to **DO not Excede or pay exactly**. See figure: 107. The person receiving the Sleek-G will write his signature next to authorized signature. A Sleek-G may have up to 5 usages maximum on a single card. Whenever a Sleek-G is used, the cashier will see the balance or amount that has been used or amount the card have access too and how many times it has been used.

**How does Sleek card work:** To make a payment or purchase, the cardholder will sign the card on the authorized signature line in front of the cashier and give it to the cashier. The cashier will swipe or scanned the card into the credit card machine or CUPM and press enter. Then enter the total amount of the purchase and press enter. If the transaction is approved a receipt will be printed for the cardholder to sign, and both him and the merchant will keep a copy. The primary account holders name is optional See figure: 108. The card is given back to the cardholder. If it is a sleek-G, the cashier can ~~check~~ see the available balance automatically ~~amount the card have access to by subtracting the amount the card had has written on it or access to, from the amount written on the card,~~ and how many times the card has been used, ~~by scanning the information under the magnetic strip, then pressing enter twice to send it to be process.~~

**IEIcard:** Is an Internet payment card (IPCard), See figure: 109. It is used for making payment and purchases on the web and with Telemarketers, without the end user reveling his account number to the seller. It comes in two flavors, regular (IEI card) and ISP. ISP is used for Internet service payment. There are four ISP cards in every IEIcard pack. The cards are use for quarterly billing or 3 months billing. Every time one is used, the Holder is automatically billed three times, for the same amount. An IEIcard use a

Queen and Drone number. Regular IEICards are used for general purchases on the web. Figure: 110 is an illustrated diagram showing how an IEIcard loses its Jones number every time a transaction is completed.

**How IEIcard works:** To make a web purchase, the cardholder would choose the items and submit them with the total cost e.g. \$50, and the payer name and address to the seller web site. The total cost will pop-up again on a new page with or without a purchase order or reference (RF) number e.g. 2210, total amount, with the words cancel and submit see figure 111. The cardholder will press submit to submit the total purchase e.g. \$50, to the IEIcard web template. See Fig: 112. He will enter the, **Queen number, Jones number** and choose the type of card and press submit to integrate the two numbers, which would then merge or link on IEI network and then onto or with the banking system. See figure 112. The \$50 is not uploaded by the merchant for payment unlike conventional credit card. The payer himself makes the request to his account issuer to charge and or transfer the \$50 from his account to the Licensee or merchant account unlike cash transfer transaction. The account issuer will honor the request by the account holder by moving e.g. \$50 into the merchant bank account or the amount submitted by the payer. Depending on the version, an end user would use an electronic data capturing (EDC) software residing on a web enable equipment or PC, stimulated when IEI Card logo is click, press or touch as a choice of payment on a Web site. End user would have it easier by enter only his Drone number (exit number) to complete a transaction, or using a private network (IEI network). Such network issue a set of numbers (Q/queen numbers) in the range of 3 to 4 digits other than the routing number or ABA number that a bank already has. The numbers are to identify the Banks/lenders on the IEI networks, because IEI card does not carry a routing number unlike conventional credit card. Example #213 as shown in figure: 114 (bundle number), with the exit number 517 7855. In figure: 114, when submit and or pay has been click, the first 3 or 4 digits (Q number) representing the issuing bank or lender in the bundled number, would stimulate the issuing bank or lender routing number to integrate with the account number it has ending with e.g # 517 7855 (exit number) and then merge onto or banking system. The 3 or 4 digit Q number from bundled number does not go into the banking system, but can be optional depending on the bank or lender issuing the financial account. A bank may not allowed an Drone number to enter the banking system. After the transaction is completed the payer will write the payee name and licensee number on his card. IEI card issued as an independent or unique system, when end user submit a Drone number it integrate with the account number on IEI network, then merge into the banking system. IEIcard is charge back by entering the bundle Queen and Drone number with the amount and approved number as an option.

**Telemarketing purchase:** the cardholder will give his name and address, queen number, Jones number and ATV number to the merchant. After the transaction is completed the payer will write the payee name and license number on the card. The Telemarketer will receive payment by entering the **Queen number, Drone number, and ATV number** through a web portal. ~~The Queen number is made up of the Routing number (ABA) and PYN. The Drone number is a Serial or an ATV and card number (secondary number).~~ Disposable financial tools (DFT) are distributed in check style format to end users.

**Advantages: Disposable Financial Tools (DFT)**, their working lives are valid for a single use only. When used, the secondary number automatically altered or lock from active duty on the private network and or banking system. If someone tampers with the Magnetic strip and tries to reuse them, they would be useless because the secondary numbers are no longer exist or working (dead). By tailoring DFT to a single use only, help combat **fraud, identity theft** and financial terrorism. If for some reason a DFT is fraudulently used, it is limited to a single use or purchase only. Disposable financial tools carry's unique number that other end user wouldn't have. If you used a DFT and someone gets the **exit (Done)** number and your **pin** number, it would be imposable to reproduce one with the following number. Done (exit numbers) does not run in numeral order unlike conventional check numbers. The **serial** and **ATV** number are used with **Checkact** to lock and unlock DFT. **DFT** have many advantages over a conventional credit card and check. The only advantage of a credit card is a single card for **multiple-usage**. That makes it venerable for identity theft. A Credit card has many **disadvantages**. A Cardholder can be billed and rebilled multiple times with a single credit card by the same merchant for the same thing or many different things. An Internet Service Provider (ISP) is a prime example. A subscriber is billed every month with the same credit card, if that Subscriber shops at his ISP shopping site, he will be billed by his ISP without ever entering his credit card information a second time on the ISP web site. Sometimes he even billed for something he never order or purchase. Merchants with this type of power over credit cards holders can run up someone credit to the **Maximum**. A merchant have the power to enter any total amount offline, all he need is the holder's name and some times his address, card number, expiration date and an approval for the amount he enters. A disgruntled employee can walk away with your credit card information and make unlimited purchases untill the account is run out of credit and put your credit in financial disaster, or until he is caught, just by using a single card. Using a check, it has to be deposited and cleared before you can get the funs. Or the entire check has to be scanned. Someone can write a bounce check and the payee have to pay for it. A check holder's signature can be **forge**. But with **Disposable Financial Tools (DFT)** the account holder have the option to choose when, and how many cash or credit amount he want to make available to the specific DFT by using **Checkact** which allowed you to **lock** or **unlock** a DFT. Conventional credit card and check does not have such privilege.

**DFT** can be issue as an independent financial system or with a checking, saving, credit or any financial account.

An electronic check with only the magnetic strip scanned and not the entire check.

The check is process and approved in front of the payer.

A check that cannot be bounce.

Gift card system that comes pre-issued, giving the account holder the power to write gift card receptions name and amount 24x7 on gift-cards without the help or making a request to the issuer to do so.